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ABSTRACT

The relationships between economic stress on the family and child and parental adjustment were examined for a sample of 199 girls and boys in grades one, four, and seven. These associations were examined separately for families in which both parents were present and in which mothers only were at home. Economic stress was associated with boys' adjustment more than with girls' adjustment, as predicted by identification and role theories. Boys from two-parent families experiencing greater economic distress were rated as less likeable by their peers. The economic stress index was associated with the degree of deviance of teachers' ratings of boys more than of girls, across a large number of behavioral dimensions. Peer ratings of aggression of boys in single-parent homes increased as severity of financial problems increased. A greater realtionship between economic stress and adjustment was found for boys than for girls, both on peer and on teacher ratings. Boys showed more evidence of behavioral and social disturbances when they come from economically-distressed intact families than did girls in similar circumstances. (Author/BMW)

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Economic Pressures and Family Adjustment

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Economic Pressures and Family Adjustment

Although considerable research has examined differences in attitudes and child care practices across social classes (e.g. Martin, 1975; Deutsch, 1973), few researchers have directly examined the effects of economic pressures on the family and the child. The economic function has traditionally been attributed to the father (Blood and Wolfe, 1960). Thus, economic pressures that are experienced by the family may be interpreted as evidence of the father's failure to fulfill his role adequately. The present research examines the question of how economic stresses are related to family dynamics influencing the adjustment of individual family members. Several hypotheses are investigated.

First, sons are expected to be more adversely affected by the financial stresses on the family. If the father is perceived as not providing sufficient income to support the family's needs, this implies that he is an inadequate role model. Male children are expected to identify primarily with their fathers as a means of acquiring appropriate sex-typed behaviours. However, if the father is not considered a desirable identificand, the son's task during socialization becomes more difficult. One might expect the increased difficulty of sons in identifying with financially distressed fathers to be reflected in poorer adjustment. Daughters are expected to identify mainly with their mothers. Thus, although they might also experience the stress due to limitations on finances, if this stress is attributed to the father's failure to fulfill his role,

daughters would be able to maintain their perceptions of their mothers as adequate role models. Thus, we would expect less evidence of poor adjustment among daughters than sons among intact families experiencing financial difficulties. This hypothesis is examined by correlating a measure of economic stress with peer ratings of the child's aggression, withdrawal, and likeability and with teacher ratings of the child's behaviour in the classroom (our indices of adjustment).

We would also hypothesize that financial stress would be associated with parental unhappiness and poor adjustment. Thus, economic stress is examined as a function of mothers' and of fathers' happiness and need for psychological treatment.

Method

The present data were collected as part of a larger ongoing research project (Ledingham and Schwartzman, Note 1) designed to identify, test and follow-up children exhibiting various degrees of aggression and/or withdrawal. The analyses reported are based on those subjects for whom home interviews and/or teacher ratings were completed. Thus, the sample size varied for different analyses.

Subjects. A total of 199 children, 116 boys and 83 girls from grades one, four and seven and their parents provided data for this study. Of the total sample, 130 children were from intact families, with both parents living in the home. Another 57 children were from single-parent homes, with only mothers living in the home.

Procedure. All children in classes containing at least one target child completed a Pupil Evaluation Inventory (Pekarik, Prinz, Liebert, Weintraub and Neale, 1976) in their regular classrooms. Each class was asked to nominate those boys or girls in the class who best fit the description of each item on the questionnaire. Boys and girls were rated separately. Factor analysis of this instrument has identified three stable homogeneous, orthogonal factors: aggression (including items describing classroom disruption, physical aggression and attention seeking), withdrawal (items describing shyness, social withdrawal and over-sensitivity), and likeability (items describing popularity and social competence). Total nominations for each child were calculated for items loading on aggression, withdrawal and likeability factors and converted to Z scores.

Social adjustment was also measured using teacher ratings of the children in each classroom. The Devereux Elementary School Behavior Rating Scale (Spivack and Swift, 1967) was used. This instrument consists of a series of items in which the teacher compares the child being rated to other children using either a five or seven-point scale. The scale was specifically designed to allow the teacher to rate the overt behaviour (rather than internal processes) of the child in a normal classroom. A sample item follows:

How often does the child initiate classroom discussion?

5	4	3	2	1
Very frequently	Often	occasionally	rarely	never

The instrument consists of 47 items which define 11 factors: 1) classroom disturbance, 2) impatience, 3) disrespect-defiance, 4) external blame, 5) achievement anxiety, 6) external reliance, 7) comprehension, 8) inattentive-withdrawn, 9) irrelevant-responsiveness, 10) creative initiative, 11) needs closeness to the teacher.

The test-retest reliabilities are quite good (median = .87) and concurrent validity data have been collected on all eleven factors (Spivack and Swift, 1967).

Parents of these children were interviewed in their homes using a structured interview format. Although we attempted to reach both parents, more mothers than fathers were available to complete all sections of the interviews. Approximately 73% of the fathers completed the interviews. (All of the mothers of this sample were interviewed.) Embedded in the interview was a section concerning the financial problems of the parents. Based upon parents' responses to items regarding employment status, necessity to work overtime and loans, the interviewer rated the seriousness of the family's financial problems on a 6-point semantic-differential-type scale with 1 = not very serious and 6 = very serious. This rating was an overall assessment of the financial stresses of the family and is used as an index of the economic stress on the family. Also, parents responded to questions designed to assess their general adjustment and happiness, and the children's general adjustment.

Scores on the Pupil Evaluation Inventory (aggression, withdrawal, and likeability) and on the teacher ratings for each of the

11 Devereux factors were correlated with the economic stress index separately for girls and boys. The correlations with economic stress for boys and girls on each factor were compared. In addition, data concerning the happiness and need for psychological treatment of each parent as indicated by the other parent were used in further analyses of the economic index.

Results

The data were anlayzed separately for intact families (N = 130) and for single-parent (Mothers only) families (N = 57). Correlations of the financial stress index and the aggression, withdrawal, and likeability scores were performed for males and females separately, and compa red using Fisher's r to z transformations. Similarly these correlations and comparisons were performed for the economic stress index and the eleven sub-scale scores of the Devereux teacher rating instrument.

Two-Parent Families

Pearson correlations of severity of financial problems and likeability were significant for the total sample of intact families ($r = -.14$, $df = 128$, $p < .05$) and for the boys only ($r = -.20$, $df = 78$, $p < .05$), but not for girls. These indicate that as boys' families' financial problems increase, their peers rate them as less likeable. Aggression and withdrawal peer ratings were not significantly associated with severity of financial problems for either boys or girls.

The financial stress index correlated significantly with two of the Devereux sub-scales for boys and girls combined. As the

severity of financial problems increased, inattentiveness-withdrawn ratings increased ($r = .26$, $df = 71$, $p < .01$), and ratings of the child's need for closeness to the teacher decreased ($r = -.27$, $df = 71$, $p < .01$). Teacher ratings of boys' behaviour in the classroom were associated with the economic stress index to a greater degree than was true for girls. Of the eleven sub-scales, 8 were significantly associated with family economic problems for boys, whereas only 2 were significantly related for girls. For boys ($N = 43$) the more severe the financial problems, the higher they were rated on the following sub-scales: classroom disturbance ($r = .39$, $p < .01$), impatience ($r = .29$, $p < .05$), disrespect-defiance ($r = .30$, $p < .05$), external blame ($r = .38$, $p < .01$), inattentive-withdrawn ($r = .31$, $p < .05$), irrelevant-responsiveness ($r = .37$, $p < .01$). Financial stress was negatively correlated with the following sub-scale scores: comprehension ($r = -.29$, $p < .05$), needs closeness to teacher ($r = -.30$, $p < .05$). For girls ($N = 30$), as financial stress increased, their external blame decreased ($r = -.30$, $p < .05$), as did their need for closeness to the teacher ($r = -.36$, $p < .05$). Comparisons of the boys' and girls' correlations for each sub-scale indicated that the relationships with family financial problems differed significantly as a function of sex on classroom disturbance ($p < .01$), external blame ($p < .01$) and irrelevant-responsiveness ($p < .05$). Table 1 contains the correlations described above.

Mothers who were rated by their spouses as happy came from families reporting less serious financial problems ($M = 1.32$)

compared with unhappy mothers (M = 2.07, r = -3.44, df = 105, $p < .001$). This was not true for fathers. No significant differences on the financial stress measure were found comparing families with versus without mothers, fathers, or children in psychological treatment.

Families with mothers only

Although peer ratings were not correlated with financial stress for the combined sex sample of mother-only families, separate analyses for boys and girls indicated several interesting relationships. For boys, peer ratings of aggression increased with increased severity of financial problems (r = .31, df = 29, $p < .05$). The correlations for boys and girls differed significantly ($p < .05$) for likeability and financial stress, with boys being rated as less likeable as economic problems increased (r = -.24, df = 29, $p < .1$) and girls being rated as more likeable with increases in economic problems (r = +.29, df = 24, $p < .1$) (See Table 2).

Teacher ratings of the child's behaviour was associated with the financial problems of the family on classroom disturbance (r = .28, df = 33, $p < .05$), comprehension (r = -.29, df = 33, $p < .05$) and need for closeness to teacher (r = -.28, df = 33, $p < .05$). More of the correlations for boys was significant (N = 21). Teachers rated girls with more severe financial problems higher on classroom disturbance (r = .57, df = 12, $p < .05$) and on irrelevant-responsiveness (r = .62, df = 12, $p < .01$).

Discussion

Results seem consistent with our hypotheses concerning the interrelationships among economic stress and adjustment of parents

and children. A greater relationship between economic stress and adjustment was found for boys, as expected, both on peer and on teacher ratings. How financial distress impacts on boys appears to depend on the presence or absence of the father in the home. Boys show more evidence of behavioral and social disturbances when they come from intact families which are experiencing economic distress than do girls in similar circumstances. However, in financially distressed families headed by mothers, boys do not appear to be affected to a greater extend than girls. This is consistent with identification theories, since fathers who are in the homes experiencing greater financial difficulty may appear to be inadequate role models for their sons. These boys must cope with the conflicting tendencies to imitate the fathers and to be different from him.

Our data suggest that this identification conflict of boys in father-present financially stressed homes may interfere with relationships with peers, since they are perceived as less likeable to the extent that financial destress increases. Teacher ratings also indicate that these boys exhibited more classroom disturbance, impatience, disrespect-defiance, external-blame, inattentiveness, and irrelevant responsiveness. Girls' behavior was considerably less related to the financial problems in the family.

In single-parent homes, boys may experience an absence of a male role model, but financial difficulties do not necessarily imply an inadequate male model. since financial success is generally perceived as the father's responsibility, mothers in these homes

may still be viewed as desirable role models for daughters, in spite of financial difficulties. Boys may respond to the greater frustrations in the economically strained single-parent home by exhibiting greater aggression, consistent with the relationship observed with peer ratings. Teachers ratings did not indicate more association between classroom behavior and economic distress for boys than for girls in these single-parent homes.

All of these analyses represent relationships only, and do not provide us with information about causality. However, they do suggest a need for community mental health programs designed to assist families (both parents and children) in coping with economic pressures. Future research should investigate the effectiveness of different strategies families use to alleviate financial strains.

TABLE 1

Two-Parent Families: Pearson Correlations of FINANCIAL STRESS WITH PEER RATINGS OF AGGRESSION, WITHDRAWAL, AND LIKEABILITY AND WITH TEACHER RATINGS.

		FINANCIAL STRESS		
		Total (N = 130)	Males (N = 80)	Females (N = 50)
PEER RATINGS	AGGRESSION p	-.02	.04	-.14
	WITHDRAWAL p	.11	.14	.06
	LIKEABILITY p	-.14 (.05)	-.20 (.05)	-.02
TEACHER RATINGS (DEVEREUX)	Sub-Scales: Classroom Disturbance	.06	.39 (.01)	-.24
	Impatience	.14	.29 (.05)	.09
	Disrespect-Defiance	.06	.30 (.05)	-.15
	External Blame	.04	.38 (.01)	-.30
	Achievement Anxiety	-.02	-.17	.07
	External Reliance	.19	.18	.21
	Comprehension	-.10	-.29 (.05)	.08
	Inattentive-Withdrawn	.26 (.01)	.31 (.05)	.26
	Irrelevant-Responsiveness	.11	.37 (.01)	-.13
	Creative-Initiative	-.12	-.09	-.10
	Closeness to Teacher	-.27 (.01)	-.30 (.05)	-.36 (.05)

TABLE 2

Single Mother Families: Pearson Correlations of FINANCIAL STRESS WITH PEER RATINGS OF AGGRESSION WITHDRAWAL AND LIKEABILITY

		FINANCIAL STRESS		
Peer Ratings		Total (N = 57)	Males (N = 31)	Females (N = 26)
AGGRESSION	r	.11	.31	-.13
	p	NS	(.05)	NS
WITHDRAWAL	r	.09	-.08	+.26
	p	NS	NS	(.09)
LIKEABILITY	r	.02	-.24	+.29
	p	NS	(.09)	(.07)

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